



Government Travel Card Program



Information briefing for cardholders
assigned to U.S. Army Cadet
Command



Government Travel Card Program



Agenda

- Purpose
- Responsibilities
- Authorized/Non-authorized Uses
- Billing Cycle
- BOA Payment Options
- Delinquency Management
- Do/Don't Tips
- Certification of Completion



Government Travel Card Program



Travel Card Purpose

- For services in support of official government domestic and international travel and those travel-related expenses.
- To improve Government operations by simplifying the financial process.
- To provide a platform to improve government operations and accountability.



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Who uses the Government Travel Card?

Travel card shall be used by all U.S. Government personnel

(civilian and military) to pay for incidental costs for official government travel.

- Who are

exempted? Members of the ROTC Program (Cadets) and military personnel undergoing initial entry or initial skill training (i.e., newly commissioned lieutenants) **prior** to reporting to their first permanent duty station and travelers who travel 2X/year or less.



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Responsibilities



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Cardholder

Responsibilities

- ALL TRAVEL REQUESTS ARE TO BE MADE IN DTS.
- Responsible for all expenses incurred with the travel card during his/her travel. Undisputed amounts listed on the monthly billing statement from the card contractor (Bank of America (BOA)) are to be paid in full no later than the due date listed on the statement.
- Responsible for completing a travel voucher within 5 working days after completion of travel to obtain full reimbursement. DTS WILL BE USED IN ALL LOCATIONS WHERE IT IS FIELDDED. Split disbursement is mandatory.



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Cardholder Responsibilities (cont)

- Responsible for understanding their agency's internal policies and procedures.
- Reconciling the account and notifying BOA within 60 days of a disputed charge.
- Responsible for notifying BOA if their card and/or PIN has been stolen, or inappropriately disclosed.
- Travel card is not an interest-free loan; cardholder has a financial obligation to the taxpayers for promptly paying their travel card bills.
- Use of the travel card by any other person(s) is not permitted. Cardholders remain responsible for charges made by any person(s) using the card.



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GOVCC CARD LIMITS - 30 Day Cycle

	STANDARD CARD Credit Check Authorized**	RESTRICTED CARD Credit Check NOT Authorized**
ATM Advances*	\$500	\$250
Travel Limit	\$4250	\$1650
Retail Limit	<u>\$ 250</u>	<u>\$100</u>
TOTAL CREDIT LIMIT*	\$5000	\$2000

- ❖ *Limit does NOT include \$15 for ATM Fees. Withdrawal ~~with fees~~ is limited to \$515 and \$265 respectively. Once the Withdrawal limit has been reached - be it on day one or day 30 - no further funds can be withdrawn until the cardholder files a voucher to replace that amount, or the supervisor approves a cash limit increase.
- ❖ **Credit checks will be conducted on all new card applicants with their consent. If Cardholders do not give consent for a credit check, restricted cards will be issued. If applicants do not meet criteria for a Standard card, a Restricted card will be issued.



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Command/Region Agency Program Coordinator (APC) Responsibilities

- Educate cardholders on the proper use of their travel cards upon assignment to the command via “Information Briefing for Cardholder”, and as required.
- Provide assistance to cardholders on the Federal Travel Regulation.
- Ensure accounts are managed (i.e., new accounts opened when required, closed when individuals leave government service, and/or transferred to gaining unit) for the Command and/or Region.



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Command/Region Agency Program Coordinator (APC) Responsibilities – con't.

- Provide Commander's the appropriate BOA reports on cardholder activity in a timely manner.
- Review BOA reports and inform Commander on delinquent accounts for appropriate disciplinary actions.
- Ensure travel cards are used in conjunction with DTS.



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APC point of contacts at your command

Hqs Cadet Command:

Primary - (757) 788-5483

Alternate - (757) 788-4623

Eastern Region: (502) 624-8397

Western Region: (253) 967-4201

Bank of America:

Government Customer Service

Representatives 1-800-472-1424



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Authorized/Unauthorized Uses



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Authorized Use of the Travel Card

Cardholders (Military/Civilian) are required to use their travel card for all expenses arising from official government travel. Such expenses include:

- Travel cash advances (ATM) (within authorized allowance)
- Lodging
- Rental car (when specified on orders)
- Meals and other incidental expenses during travel



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Authorized use of the Travel Card (cont)

- Transportation – to include Air and Train/Rail travel. Airline tickets and train tickets are now charged in DTS to the GOVCC. ONLY those travelers without a GOVCC will have their airline tickets paid through a Centrally Billed Account in DTS. All travel adjustments must be made through a Centralized Travel Office (CTO) as applicable. Any changes made without CTO is done at the risk of the traveler not receiving full reimbursement.

* Ensure you check with your support installation on their policy



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Unauthorized Use of the Travel Card *

- Card use for personal travel not in connection with official government travel
- Cash withdrawals while not on official government TDY
- Purchasing personal goods/services
- Rental or lease of motor vehicles while not on official government travel
- Paying personal bills

* If you are not sure, ask your APC. Unauthorized use is not limited to above purchase categories. These inappropriate uses are offered by way of example only.



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Permanent Change of Station (PCS)

- Use of the travel charge card for PCS travel expenses is prohibited. The APC will deactivate the cardholder's account upon departure unless there is a requirement for Temporary Duty (TDY) en-route (ASA FM&C/21 Feb 03).
- Use of the Government Travel Card during during TDY en-route to PCS move **does not relieve the individual of their obligation** to pay their bill in accordance with the BOA agreement.
- Travelers making PCS moves are to seek travel advance from local finance office.



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Permanent Change of Station (PCS)

(cont.)

- Why is use prohibited during PCS move?
Travel card use during PCS increases the risk of the cardholder becoming delinquent, given the substantial amount of travel expenses involved, and difficulty of filing interim travel claims (and receiving reimbursement), while in a travel status for an extended period of time (i.e., PCS with leave en-route).



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Retirement & Separation

Retirees and individuals separating from service should have their cards **CLOSED** approx. three months prior to their exit date. This will allow time for final bills to be cleared and the cardholder to out-process with a ZERO balance on their account. Retirees should clear all vouchers and pay all GOVCC bills prior to out-processing

Retirees who fail to pay their balance before out processing will have their travel card balance sent to DFAS to be deducted from their retirement pay via salary off-set.



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Billing Cycle



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Bank of America (BOA) Billing Cycle

- Billing cycle closes on by 11th day of each month. Bills are mailed to cardholders 3-5 days after closing.
- Due Date is 25 days from closing
- BOA reports an account 30 days past due on the 12th day.
- BOA reports provide account status in increments of 30 days. Account is considered 60 days delinquent if not paid in full before the 11th day of the second month.



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SAMPLE BILLING CYCLE

- March 11th - cycle closes.
- March 13th - bills mailed to cardholders.
- April 5th - Payment due date (25 days after closing).
- April 6th - Account is Past due if payment not received.
- April 11th - Next billing cycle ends. Statement on bill that states account is PAST DUE.
- April 12th - account is past due (30 days) and will be listed on
BOA reports as viewed by the Regions and HQ.
- April 26th - 45 days late and account is officially delinquent
- May 11th - account is delinquent 60 days and suspended day 61. No charges authorized.
- May 26th - Day 75 and late charges are assessed.



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Travel Claim



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Filing Procedure

- Cardholders are expected to meet their financial obligations in a timely manner. Claims for reimbursement are to be filed, using DTS, within **5 work days** of completing travel.
- Cardholders are responsible for payment in full of the undisputed amount due on the monthly billing statement *with or without* reimbursement.
- For continuous TDY (over 45 days) use interim filing procedures **every 30 days** using Scheduled Partial Payments in DTS



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Filing Procedure (cont)

- Traveler will be reimbursed at government travel rate (GTR) for appropriate travel expenses.
- Cardholders will be reimbursed for service charges and transaction fees for authorized automated teller machine (ATM) withdrawals.
- Per the JFTR/JTR – ATM fees are reimbursable when using the GOVCC. ATM fees for using a personal cash/debit/charge card are NOT reimbursable except for uniformed members who are exempt from mandatory use of the GOVCC.



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Filing Procedure (cont)

- **Split Disbursement Payment** is now mandatory for military and civilian travel reimbursement. Split disbursement provides for payments to be made by the agency on behalf of the cardholder via electronic fund transfer (EFT). The traveler may elect an additional amount to be forwarded to BOA. **Split disbursement is an effective tool to reduce delinquency.**



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Travel Card Inactivity - Mandatory Closure

Due to Under Secretary of Defense Comptroller directive to close over 138,500 inactive accounts, what options are now available to travelers?

- “Inactivity” - Defined as no TDY travel in 12 months.
- Any account closed for non-use can be reopened by having your APC contact BOA and a new card issued if necessary.



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Travel Card Inactivity - Other Options

- A travel advance can be issued via Electronic Fund Transfer (EFT) for travelers that do not have a GOVCC. A travel advance should be scheduled when creating your authorization in DTS.
- Bottom line: No traveler will be left stranded!



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BOA Payment Options



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Options

- Split disbursement - regular mail/electronic fund transfer. Mandatory when using DTS.
- Bank of America on line payment at www.myeasypayment.com (no charge)
- Pay by Phone (\$10 fee)*
- Express Mail Payments*
- Wire payments*
- Western Union (Quick Collect Payment)*
- Additional information can be obtained from BOA at www.gcsuthd.bankofamerica.com or by calling 800-472-1424

* Individual incurs all fees and expenses associated with these services.



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Delinquency Management



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What is Delinquency?

- Delinquency is caused by a cardholder's failure to pay a financial obligation incurred on an individually billed travel card in accordance with the terms of the cardholder agreement.
- The Cardholder must pay all undisputed charges directly to BOA, in full, by the due date printed on the billing statement. This date will be approx. 25 days after the closing date on the statement.



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Causes of Delinquency

- Cardholder withdraws cash or uses card for unofficial travel expenses and does not pay the bill.
- Cardholder fails to file for reimbursement and does not pay the bill.
- Reimbursement is not paid in a timely manner by the agency, and the Cardholder does not pay the bill.
- Cardholder received reimbursement but fails to pay the bill.



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Delinquency Cycle

- Day 30 - An account is considered **past due** if payment for the undisputed amount has not been received 30 calendar days from closing date
- Day 45 - Delinquency letter mailed to cardholder
- Day 60 - An account is considered **delinquent** if payment is not received 60 days from the closing date and will be suspended on day 61.
- Day 75 - Late fees are assessed (\$29.00)
- Day 90 - Collection through DFAS via **Salary Offset** process begins for Civilians, Active Duty, and Retirees.
- Day 126 + - Account is **cancelled** and collection process continues. Late fees accrue.



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Disciplinary Action

- By-name delinquency report is reviewed weekly by Region and HQ and monthly by CG, Cadet Command, to include the 30-day past due accounts.
- At **day 60**, records of military **cardholder will be “flagged”** upon initiation of inquiries into alleged misconduct (TRADOC regulation defines “card abuse” to include delinquent accounts). Soldiers’ records remain flagged (to include those pending retirement) until final action is taken on the results of that inquiry.
- Disciplinary actions on civilian Cardholders will be taken within Civilian Personnel Activity Center guidelines.



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Do / Don't Tips



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Do

- Do use your Government Travel Card to pay for official travel expenses.
- Do obtain travel advances for official travel through an ATM, if authorized by your agency.
- Do track your expenses while on official travel so you can have accurate information for filing your travel claim.
- Do file your travel claim within 5 days after you complete your trip, or every 30 days if you are on continuous travel.
- Do use Split Disbursement for payment.
- Do submit payment in full, with or without reimbursement, for each monthly bill.



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Do (cont)

- Do follow your bank's dispute process for charges which are billed incorrectly.
- Do contact your bank's customer service number (1-800- 472-1424) if you have questions about your monthly statement.
- Do be aware that misuse of the card could result in disciplinary action by your agency/command.
- Do notify your APC when you receives orders to PCS, separate, or retire.



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Don'ts

- Don't use your Government Travel Card for personal use.
- Don't obtain travel advances through the ATM unless you are on official government travel or will be on official government travel shortly.
- Don't allow your monthly bill to become overdue.
- Don't wait for receipt of your monthly bill to file your travel claim.
- Don't forget that the card is issued in your name and liability for payment is your responsibility.
- Don't make late payments because this could result in suspension or cancellation of your card.



Government Travel Card Program



Certification of Completion



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Certification of Completion

- Once completed, cardholder will email a confirmation of training to their respective HQ, Region or Brigade APC stating the following:

"I have completed the required training on the Army Government Travel Card Program."